

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

ROBERT R. KAISER, JR.
KATHRYN E. KAISER
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:13-22492 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 25, 2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/11/2013 and confirmed on 7/31/13 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		110,727.68
Less Refunds to Debtor	1,692.96	
TOTAL AMOUNT OF PLAN FUND		109,034.72

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,724.00	
Trustee Fee	4,265.75	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,989.75

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	DOLLAR BANK FSB(*) Acct: 6181	0.00	0.00	0.00	0.00
	USAA FEDERAL SAVINGS BANK Acct: 6393	0.00	10,908.16	0.00	10,908.16
	DOLLAR BANK FSB(*) Acct: 6181	11,647.80	11,647.80	0.00	11,647.80
	DOLLAR BANK FSB** Acct: 6181	0.00	43,620.24	0.00	43,620.24
	DOLLAR BANK FSB(*) Acct: 6181	0.00	0.00	0.00	0.00
	USAA FEDERAL SAVINGS BANK Acct: 6393	1,193.08	1,193.08	0.00	1,193.08
	WESTLAKE FINANCIAL SERVICES(*) Acct: 5641	10,759.70	10,759.70	2,001.32	12,761.02
					80,130.30

Priority					
	SAMUEL M DIFATTA ESQ Acct:	1,000.00	1,000.00	0.00	0.00
	ROBERT R. KAISER, JR. Acct:	0.00	0.00	0.00	0.00
	ROBERT R. KAISER, JR. Acct:	1,692.96	1,692.96	0.00	0.00
	SAMUEL M DIFATTA ESQ Acct:	2,724.00	2,724.00	0.00	0.00

*** NONE ***

Unsecured					
	ECMC(*) Acct: 6129	15,928.21	11,984.35	0.00	11,984.35
	AMERICAN EXPRESS BANK FSB Acct: 1003	2,266.13	1,705.03	0.00	1,705.03
	CBCS++ Acct: 6643	0.00	0.00	0.00	0.00
	CHASE/JPMORGAN CHASE(*)++	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1422				
	CHASE/JPMORGAN CHASE(*)++	0.00	0.00	0.00	0.00
	Acct: 1422				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: ?				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: 52S6				
	HYUNDAI MOTOR FINANCE CO	3,827.95	2,880.14	0.00	2,880.14
	Acct: 8927				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct: ?				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct: ?				
	NATIONAL TIRE AND BATTERY++	0.00	0.00	0.00	0.00
	Acct: ?				
	NCO FINANCIAL SYSTEMS INC(*)++	0.00	0.00	0.00	0.00
	Acct: 7627				
	NCO FINANCIAL SYSTEMS INC(*)++	0.00	0.00	0.00	0.00
	Acct: ?				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: ?				
	USAA FSB	5,452.78	4,102.66	0.00	4,102.66
	Acct: 4399				
	WELLS FARGO FINANCIAL CARDS	0.00	0.00	0.00	0.00
	Acct: 2088				
	WF RETAIL AND CREDIT	0.00	0.00	0.00	0.00
	Acct: 2088				
	LANE BRYANT	0.00	0.00	0.00	0.00
	Acct: 7710				
	WEST PENN POWER*	322.29	242.49	0.00	242.49
	Acct: 2541				
	JAMES C WARMBRODT ESQ	0.00	0.00	0.00	0.00
	Acct:				
	RAS CRANE LLC	0.00	0.00	0.00	0.00
	Acct:				
					20,914.67
TOTAL PAID TO CREDITORS					101,044.97
TOTAL					
CLAIMED		0.00			
PRIORITY		23,600.58			
SECURED		27,797.36			

Date: 09/25/2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
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 cmecf@chapter13trusteewdpa.com

Imaged Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ROBERT R. KAISER, JR.
KATHRYN E. KAISER
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:13-22492 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

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United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Robert R. Kaiser, Jr.
Kathryn E. Kaiser
DebtorsCase No. 13-22492-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr
Form ID: pdf900Page 1 of 2
Total Noticed: 32

Date Rcvd: Oct 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2018.

db/jdb aty +Robert R. Kaiser, Jr., Kathryn E. Kaiser, 113 Laurel Place, New Kensington, PA 15068-4925
+vdel13, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street, Pittsburgh, PA 15219-2719

cr +USAA Federal Savings Bank, WEINSTEIN & RILEY, P.S., 260 W. 36th Street, Suite 801, New York, NY 10018-8992

cr +USAA Federal Savings Bank, c/o Buckley Madole P.C., PO Box 9013, Addison, TX 75001-9013

13654885 +AES/PHEAA-KEYCON, 1200 N. 7th Street, Harrisburg, PA 17102-1419

13654886 +American Express, PO Box 981537, El Paso, TX 79998-1537

13722170 American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

13654887 +CBCS, 875 Greentree Rd, Pittsburgh, PA 15220-3508

13654888 +Chase, PO Box 15298, Wilmington, Delaware 19850-5298

13654891 +Dollar Bank Servicing Center, PO Box 106077, Pittsburgh, PA 15230-6077

13682827 +Dollar Bank, Federal Savings Bank, Dollar Bank Servicing Center, 300 Tuscarawas Street West, P O Box 8469Canton, OH 44702-1914

13980735 ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408

13654882 +Hundai Motor finance Co, 10550 Talbert Ave., Fountain Valley, CA 92708-6032

13654896 NCO Financial, PO Box 13570, Philadelphia, PA 19101

13654895 +National Tire & Battery/Citibank, PO Box 6497, Sioux Falls, SD 57117-6497

14862314 Nationstar Mortgage LLC, P.O.Box 619094, Dallas, TX 75261-9741

13677010 +PHEAA, PO BOX 8147, Harrisburg PA 17105-8147

13654898 +Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282

13726524 +USAA Federal Savings Bank, 9441 LBJ Freeway, Suite 350, Dallas, TX 75243-4652

13654899 +USAA Federal Savings Bank, PO Box 33009, San Antonio, TX 78265-3009

13654900 +USAA Savings Bank, PO Box 33009, San Antonio, TX 78265-3009

13654903 WF Retail & Credit, CscI Team Mac N8235-04M, PO Box 14517, Des Moines, IA 50306-3517

13654901 +Wells Fargo Financial Cards, PO Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13654890 +E-mail/Text: bankruptcy@firstenergycorp.com Oct 03 2018 02:34:24 Collection Service Center, 839 5th Avenue, New Kensington, PA 15068-6303

13654889 +E-mail/Text: bankruptcy@firstenergycorp.com Oct 03 2018 02:34:24 Collection Service Center, 839 Fifth Avenue, New Kensington, PA 15068-6303

13691658 +E-mail/Text: Hcabankruptcy-courtntices@hcamerica.com Oct 03 2018 02:35:00 Hyundai Motor Finance, PO Box 20809, Fountain Valley, CA 92728-0809

13654894 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 03 2018 02:34:18 Midland Funding, 8875 Aero Drive, STE 200, San Diego, CA 92123-2255

13654893 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 03 2018 02:34:18 Midland funding, 8875 Aero Drive, STE 200, San Diego, California 92123-2255

13731836 +E-mail/Text: bncmail@w-legal.com Oct 03 2018 02:34:31 USAA FEDERAL SAVINGS BANK, C/O WEINSTEIN AND RILEY, PS, P.O. Box 3978, SEATTLE, WA 98124-3978

13654904 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 03 2018 02:33:53 WFNNB/Lane Bryant, PO Box 182789, Columbus, OH 43218-2789

13730096 +E-mail/Text: bankruptcy@firstenergycorp.com Oct 03 2018 02:34:24 West Penn Power, 1310 Fairmont Ave., Fairmont, WV 26554-3526

13654902 +E-mail/Text: bankruptcynotice@westlakefinancial.com Oct 03 2018 02:34:19 Westlake Financial Services, 4751 Wilshire Blvd., Suite 100, Los Angeles, CA 90010-3847

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Dollar Bank, Federal Savings Bank

cr USAA Federal Savings Bank

cr* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408

13654897* NCO Financial, PO Box 13570, Philadelphia, PA 19101

TOTALS: 2, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 04, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: gamr
Form ID: pdf900

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Total Noticed: 32

Date Rcvd: Oct 02, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2018 at the address(es) listed below:

Daniel Brett Sullivan on behalf of Creditor USAA Federal Savings Bank BNCmail@w-legal.com,
DanS@w-legal.com
James Warmbrodt on behalf of Creditor USAA Federal Savings Bank bkgroup@kmlawgroup.com
James A. Prostko on behalf of Creditor Dollar Bank, Federal Savings Bank pawb@fedphe.com,
james.prostko@phelanhallinan.com
Jerome B. Blank on behalf of Creditor Dollar Bank, Federal Savings Bank pawb@fedphe.com
Joseph P. Schalk on behalf of Creditor Dollar Bank, Federal Savings Bank jschalk@barley.com,
sromig@barley.com
Kevin M BATTERY on behalf of Creditor USAA Federal Savings Bank kbattery@rascrane.com
Matthew Gregory Brushwood on behalf of Creditor Dollar Bank, Federal Savings Bank
pawb@fedphe.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Samuel M. DiFatta on behalf of Debtor Robert R. Kaiser, Jr. difatta1015@comcast.net,
richard.gainey@comcast.net
Samuel M. DiFatta on behalf of Joint Debtor Kathryn E. Kaiser difatta1015@comcast.net,
richard.gainey@comcast.net

TOTAL: 11